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UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C.

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Main Phone: 609-250-0700 dcarlon@kmllawgroup.com

Attorneys for Secured Creditor

U.S Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-through

certificates, Series 2006-3

In Re:

Timothy Alston,

Debtor.

Order Filed on August 19, 2019

Order Filed on August 19, 2019 by Clerk, U.S. Bankruptcy Court - District of New Jersey

Case No.: <u>17-33521 SLM</u>

Adv. No.:

Hearing Date: 8/14/19 @ 10:00 a.m.

Judge: Stacey L. Meisel

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: August 19, 2019

Honorable Stacey L. Meisel United States Bankruptcy Judge

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Debtor: Timothy Alston Case No: 17-33521 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-through certificates, Series 2006-3, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 123 Hickory Rd, union, NJ, 07083, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott E. Tanne, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 6, 2019, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2018 through August 2019 for a total post-petition default of \$26,780.96 (9 @ \$3,130.62 less \$1,394.62 in suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make a down payment of \$20,000.00 to be received no later than August 31, 2019; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$6,780.96 will be paid by Debtor remitting \$1,130.16 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on September 1, 2019 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume September 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

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Debtor: Timothy Alston Case No: 17-33521 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR

RELIEF FROM STAY

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

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Certificate of Notice Page 4 of 4 ted States Bankruptcy District of New Jersey

In re: Timothy Alston Debtor Case No. 17-33521-SLM Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Aug 19, 2019 Total Noticed: 1

Form ID: pdf903

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2019.

db +Timothy Alston, 123 Hickory Road, Union, NJ 07083-6406

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entitles were sent notice as system on August 19, 2019 at the address(es) listed below:

On behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUSTEE FOR STRUSTEE FOR STRUSTEE FOR STRUSTEE FOR STRUSTEE STRUS The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-3 ${\tt dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com}$

Kevin Gordon McDonald on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-3 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin Gordon McDonald on behalf of Creditor U.S Bank National Association, as Trustee for Structured Asset Investment Loan Trust Mortgage Pass-through certificates, Series 2006-3 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASSTHROUGH CERTIFICATES, SERIES 2006-3 nj.bkecf@fedphe.com

Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ASSET INVESTMENT LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-3 nj.bkecf@fedphe.com

Scott E. Tanne on behalf of Debtor Timothy Alston ecf@tannelaw.com, tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8